

United States Bankruptcy Court  
District of Hawaii

In re:  
Dwayne K. Mendoza  
Nila T. Mendoza  
Debtors

Case No. 13-01333-rjf  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0975-1

User: lisa  
Form ID: b9a

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jun 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2014.

db/jdb  
aty +Dwayne K. Mendoza, Nila T. Mendoza, PO Box 89104, Honolulu, HI 96830-7104  
aty +Cynthia M. Johiro, Dept of Attorney General, 425 Queen Street, Honolulu, HI 96813-2903  
aty +Dan S. Ikehara, Dan S. Ikehara, AAL, 98-1247 Kaahumanu Street #309, Aiea, HI 96701-5301  
aty +Derek W.C. Wong, Routh Crabtree Olsen, 900 Fort Street Mall, Ste. 305,  
Honolulu, HI 96813-3719  
aty +Donald L. Spafford, Jr., Law Office of Donald L. Spafford, Jr., Pauahi Tower, Suite 470,  
1003 Bishop Street, Honolulu, HI 96813-6400  
1225881 +1st Finl Invstmnt Fund, 230 Peachtree St, Atlanta, GA 30303-1534  
1225884 +Cadmus Properties Corp., 332 North School Street, Honolulu, HI 96817-3101  
1225886 +Carolyn P. Mendoza, 2214 California Avenue, Wahiawa, HI 96786-2876  
1241376 +City and County of Honolulu, Real Property Tax Collection, Division of Treasury,  
530 S. King St., Rm. 115, Honolulu, HI 96813-3086  
1225889 Department of Taxation, Attn: Bankruptcy Unit, PO Box 259, Honolulu, HI 96809-0259  
1225890 +Equifax Credit Information Service, PO Box 740241, Atlanta, GA 30374-0241  
1225891 +Equity Properties Inc., 500 Alakawa Street, Bldg 214, Honolulu, HI 96817-4576  
1225892 Experian, PO Box 2002, Allen, TX 75013-2002  
1225898 Nco Fin/67, 1001 Bishop Tower Ste 48, Honolulu, HI 96813  
1225901 +OneMain Financial, 300 St. Paul Place, Baltimore, MD 21202-2120  
1225900 OneMain Financial, Bankruptcy Dept., PO Box 6042, Sioux Falls, SD 57117-6042  
1229302 OneMain Financial Inc HI, P.O. Box 6042, Sioux Falls, SD 57117-6042  
1225899 +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198  
1225903 +Pugt Snd Col, Pob 66995, Tacoma, WA 98464-6995  
1225904 +Telecheck, 6200 South Quebec St., Greenwood Village, CO 80111-4750  
1225905 +Transunion, PO Box 2000, Chester, PA 19016-2000  
1225906 +Waihau Properties LLC, 350 Ward Avenue, Suite 106-400, Honolulu, HI 96814-4010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rick@abelmannlaw.com Jun 05 2014 02:05:27 W. Richard Abelmann,  
Abelmann Rollins LLC, 1330 Ala Moana Blvd., Suite 301, Honolulu, HI 96814  
tr +EDI: BEAKANE.COM Jun 05 2014 02:03:00 Elizabeth A. Kane, P.O. Box 1573,  
Honolulu, HI 96806-1573  
cr E-mail/Text: camanagement@mandtbank.com Jun 05 2014 02:05:29 M&T Bank, c/o M&T Mortgage,  
1 Fountain Plaza, 6th Floor, Buffalo, NY 14203  
1237871 +E-mail/Text: bncmail@w-legal.com Jun 05 2014 02:05:30 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
1225882 EDI: BANKAMER.COM Jun 05 2014 02:03:00 Bank Of America, Po Box 982235, El Paso, TX 79998  
1225883 +EDI: TSYS2.COM Jun 05 2014 02:03:00 Barclays Bank Delaware, Attn: Bankruptcy,  
P.O. Box 8801, Wilmington, DE 19899-8801  
1237025 EDI: RECOVERYCORP.COM Jun 05 2014 02:03:00 Bureaus Investment Group Portfolio No 15 LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
1225888 EDI: CITICORP.COM Jun 05 2014 02:03:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20363, Kansas City, MO 64195  
1225885 +EDI: CAPITALONE.COM Jun 05 2014 02:03:00 Capl/bstby, Po Box 30253,  
Salt Lake City, UT 84130-0253  
1225887 +Fax: 602-659-2196 Jun 05 2014 03:23:30 Chex Systems Inc., Attn: Consumer Relations,  
7805 Hudson Rd. Ste 100, Woodbury, MN 55125-1703  
1231631 +EDI: JEFFERSONCAP.COM Jun 05 2014 02:03:00 FIRST FINANCIAL INVESTMENT FUND HOLDINGS, LLC,  
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
1225893 +EDI: RMSC.COM Jun 05 2014 02:03:00 Gecrb/walmart, Po Box 965024, Orlando, FL 32896-5024  
1225894 +EDI: HFC.COM Jun 05 2014 02:03:00 Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253  
1225896 EDI: IRS.COM Jun 05 2014 02:03:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114  
1225895 EDI: IRS.COM Jun 05 2014 02:03:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
1240169 +E-mail/Text: camanagement@mandtbank.com Jun 05 2014 02:05:29 M & T Mortgage,  
1 Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420  
1225897 E-mail/Text: camanagement@mandtbank.com Jun 05 2014 02:05:29 M & T Bank, Attn: Bankruptcy,  
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221  
1240172 E-mail/Text: camanagement@mandtbank.com Jun 05 2014 02:05:29 M&T Bank,  
1 Fountain Plaza, 7th Floor, Buffalo, NY 14203  
1225902 +E-mail/Text: al@phfcu.com Jun 05 2014 02:05:28 Pearl Harbor Fcu, 94-449 Ukee St,  
Waipahu, HI 96797-4212  
1225954 E-mail/Text: rick@abelmannlaw.com Jun 05 2014 02:05:27 W. Richard Abelmann,  
1330 Ala Moana Blvd., Suite 301, Honolulu, HI 96814

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1229948 Association of Apartment Owners of Waipio Garden A

District/off: 0975-1

User: lisa  
Form ID: b9a

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Total Noticed: 42

Date Rcvd: Jun 04, 2014

cr\* +Carolyn P Mendoza, 2214 California Avenue, Wahiawa, HI 96786-2876  
1240171\* +M & T Mortgage, 1 Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2014 at the address(es) listed below:

Cynthia M. Johiro on behalf of Creditor Department of Taxation, State of Hawaii  
atg.tax.hbcf@hawaii.gov, cynthia.m.johiro@hawaii.gov  
Dan S. Ikehara on behalf of Creditor Carolyn P Mendoza dsikehara@aol.com  
Derek W.C. Wong on behalf of Creditor M&T Bank dwong@rcolegal.com,  
cgramos@rcolegal.com;jchen@rcolegal.com  
Donald L. Spafford, Jr. on behalf of Joint Debtor Nila T. Mendoza spafford@lava.net,  
spaffordECFmail@gmail.com  
Donald L. Spafford, Jr. on behalf of Debtor Dwayne K. Mendoza spafford@lava.net,  
spaffordECFmail@gmail.com  
Elizabeth A. Kane Trustee@kanelawhawaii.com, Hill@ecfcbis.com;EKaneTrustee@gmail.com  
Howard M.S. Hu Ch13mail@aol.com, michael\_dowling@hib.uscourts.gov  
Office of the U.S. Trustee. ustpreion15.hi.ecf@usdoj.gov  
W. Richard Abelman on behalf of Debtor Dwayne K. Mendoza rick@abelmannlaw.com,  
notices@abelmannlaw.com;holly@abelmannlaw.com;alicia@abelmannlaw.com;chris@abelmannlaw.com;brenda  
@abelmannlaw.com;travis@abelmannlaw.com  
W. Richard Abelman on behalf of Joint Debtor Nila T. Mendoza rick@abelmannlaw.com,  
notices@abelmannlaw.com;holly@abelmannlaw.com;alicia@abelmannlaw.com;chris@abelmannlaw.com;brenda  
@abelmannlaw.com;travis@abelmannlaw.com

TOTAL: 10

# UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 8/6/13 and was converted to a case under chapter 7 on 6/4/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.**

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dwayne K. Mendoza  
PO Box 89104  
Honolulu, HI 96830

Nila T. Mendoza  
PO Box 89104  
Honolulu, HI 96830

Case Number:  
13-01333

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4402  
xxx-xx-4244

Attorney for Debtor(s) (name and address):

W. Richard Abelmann  
Abelmann Rollins LLLC  
1330 Ala Moana Blvd., Suite 301  
Honolulu, HI 96814  
Telephone number: 808-589-1010

Bankruptcy Trustee (name and address):

Elizabeth A. Kane  
P.O. Box 1573  
Honolulu, HI 96806  
Telephone number: (808) 525-6301

### Meeting of Creditors

Date: **July 8, 2014**

Time: **12:00 PM**

Location: **US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/8/14**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

1132 Bishop Street, Suite 250  
Honolulu, Hawaii 96813  
Telephone number: (808) 522-8100

#### For the Court:

Clerk of the Bankruptcy Court:  
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 6/4/14

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
Refer to Other Side for Important Deadlines and Notices	